

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Confirmation No.: 3520

LACOMB, Christina Examiner: Fields, Benjamin

Application No.: 10/719,953 Art Unit: 3684

Filed: November 21, 2003

For: SYSTEM AND METHOD AND COMPUTER PRODUCT TO DETECT
BEHAVIORIAL PATTERNS RELATED TO THE FINANCIAL HEALTH OF A BUSINESS
ENTITY

INFORMATION DISCLOSURE

**STATEMENT UNDER 37 C.F.R. §§ 1.97 and 1.98 and CERTIFICATION UNDER 37
C.F.R. § 1.97(e)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure under 37 C.F.R. §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08a which the Examiner may deem relevant to patentability of the claims of the above-identified application.

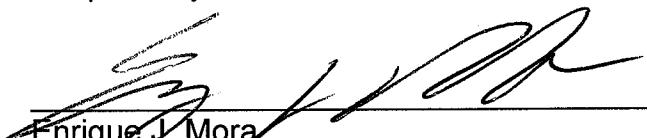
English-language translation of the abstracts of the foreign language document is being submitted herewith and, therefore, no concise explanation for such foreign language documents is required.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

In accordance with 37 C.F.R. § 1.97(e) the undersigned hereby certifies: That each item of information contained in the Information Disclosure Statement filed concurrently herewith was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of said Information Disclosure Statement.

Respectfully submitted,

Dated: April 6, 2010



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